



Health insurance for the chronically ill and medically uninsurable.

AccessTN provides comprehensive health coverage for seriously ill adults who have been turned down by insurance companies. No one will be denied coverage through AccessTN because they have a pre-existing condition. Premium assistance is available for low-income plan participants.

Eligibility:

- No income determination; no asset test
- U.S. citizen or qualified legal alien
- Tennessee resident for six months
- Age 19 or over
- Uninsurable by medical or insurance determination
- No prior health coverage for 6 months
- No access to insurance at time of application
- Exhausted continuation coverage (including COBRA)
- Some applicants may qualify for as much as 30% to 75% of the monthly AccessTN premium to be covered by premium assistance.



**Apply for insurance today.
Call 1-866-CoverTN or go
to www.CoverTN.gov for
more information.**



317355



**Affordable, basic
health insurance for
kids, small business,
and the uninsured.**



**Get covered...
get with the plan.**

1-866-CoverTN • www.CoverTN.gov



Affordable health insurance for small business.

CoverTN is a partnership between the state, private employers and individuals to offer guaranteed, affordable basic health coverage to employees of Tennessee's small businesses and the self-employed. CoverTN is portable, which means it can be carried from job to job and provides continued coverage during brief periods of unemployment. Monthly premiums are around \$50, with reasonable co-pays for doctor's visits (around \$20) and prescriptions (around \$10), and coverage for hospitalization and other medical services as well.

Employer Eligibility:

- Located in Tennessee
- 25 or fewer full-time employees or equivalent; also includes self-employed
- 50% of employees earn \$41,000 or less
- Business offers the plan to all employees
- Business must pay at least 1/3 share of premiums
- Business has not offered employer-sponsored insurance for six months, or if offered, employer has not paid 50% or more of employee premiums

Employee Eligibility:

- Tennessee resident for six months
 - * Non-Tennessee residents who work for participating Tennessee employers and otherwise meet eligibility requirements can still enroll in CoverTN, but will not receive state subsidy.
- Works at least 20 hours per week, on average
- U.S. Citizen or qualified legal alien
- Did not voluntarily stop health insurance in the last six months
- Commits to pay share of premium
- If employer qualifies to offer CoverTN, employees qualify to participate regardless of income.



Health coverage for uninsured children.

CoverKids provides comprehensive health coverage to uninsured children in Tennessee age 18 and under. CoverKids emphasizes preventive measures such as regular immunizations and well-child exams. Maternity coverage is also available for eligible pregnant women.

Eligibility:

- Children 18 & under
- Household income up to 250% Federal Poverty Level (FPL)
 - * Households with higher incomes may buy-in by paying premiums
- U.S. Citizen or qualified legal alien
- Tennessee resident
- No prior health coverage for 3 months
 - * Waived for newborns up to 4 months of age, and for transfers from TennCare or other SCHIP plans.
- Pre-screened for eligibility for TennCare or state employee health insurance



Affordable medications for those without pharmacy coverage.

CoverRx offers affordable medications to low-income Tennesseans with no pharmacy coverage. The CoverRx formulary has over 200 generic drugs, as well as mental health drugs, insulin and diabetic supplies. Discounts are available for medications not included in the formulary.

Eligibility:

- Tennessee resident for six months
- U.S. Citizen or qualified legal alien
- Age 19-64
- Household income below 250% Federal Poverty Level
- No pharmacy coverage